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Pate of Deposit: April 21, 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

BRINKS HOFER GILSON &LIONE

prire Appin of: Paul Gallagner et al

U.S. Patent Application Serial

No.: 09/702,274

U.S. Filing

Date: October 30, 2000

For: SYSTEMS AND METHODS FOR IMPLEMENTING PERSON-TO-PERSON MONEY EXCHANGE

Attorney Docket No: 12729/101

Mail Stop RCE Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

TRANSMITTAL

Examiner: Firmin Backer

Group Art Unit: 3621

Sir:

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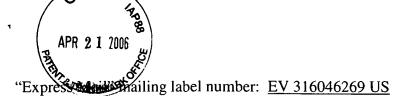
\boxtimes	Preliminary Amendment And Response and Request For Continued Examination (37 CFR § 1.114)
\boxtimes	Return Receipt Postcard
Fee c	alculation:
	No additional fee is required.
	Small Entity.
\boxtimes	An extension fee in an amount of \$120.00 for a one (1)-month extension of time under 37 C.F.R. § 1.136(a)
	A petition or processing fee in an amount of \$ under 37 C.F.R. § 1.17().
	An additional filing fee has been calculated as shown below:

			, 		Sma	II Entity		Not a S	mall Entity
	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Rate	Add'l Fee	or	Rate	Add'l Fee
Total		Minus			x \$25=			x \$50=	
Indep.		Minus			x \$100=			x \$200=	
First Pre	esentation of Multiple D	ep. Claim	1		+\$180=			+ \$360=	
					Total	\$		Total	\$

Lee	payment.
\boxtimes	A check in the amount of \$790.00 to cover the filing fee is enclosed.
\boxtimes	A check in the amount of \$120.00 to cover the extension fee is enclosed.
	Please charge Deposit Account No. 23-1925 in the amount of \$. A copy of this Transmittal is enclosed for this purpose.
	Payment by credit card in the amount of \$ (Form PTO-2038 is attached).
\boxtimes	The Director is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and any patent application processing fees under 37 CFR § 1.17 associated with this paper (including any extension fee required to ensure that this paper is timely filed), or to credit any overpayment, to Deposit Account No. 23-1925.

Respectfully submitted,

April 21, 2006	Hot pran
	Scott A. Timmerman (Reg. No. 55 678)



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BHGL Ref. No. 12729/101 Y! "CIP of P2P Xchange 1"

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Paul Gallagher, et. al.

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SYSTEMS AND METHODS FOR IMPLEMENTING PERSON-TO-PERSON MONEY EXCHANGES

PRELIMINARY AMENDMENT AND RESPONSE

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Sir:

In response to the Advisory Action dated March 13, 2006, please enter the following preliminary amendment and response: